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HERE'S A FINE GIRL.

We want to offer our congratulations to Miss Fay Bainter of New York. Would there be more like her?

What a grand thing it would be if others who have achieved success would imitate her.
Miss Bainter wants to know the most deserving girl in New York City. If she can prove she has talent for the stage, for music or for art, and if she is too poor to provide herself with the start in life that might make her famous, Fay Bainter will make her a present on Christmas morning of "a year in New York."

Miss Bainter wants to know the most deserving girl in New York City, actress from Los Angeles who has won a personal triumph in her first New York season as the heroine in "Arms and the Girl." Going to New York four years ago and again two years later, with a long stock company experience an ambition to star on Broadway and little money, she had to stifle the ambition and go back to "stock" both times. She went to every manager's office and they all rejected her.

Having made good at last, Miss Bainter said yesterday her ambition is to give other girls a chance to make good without the trials she underwent. "A year in New York" means that she offers to pay a year's rental for a comfortable room at the Three Arts club, set aside money enough for good meals for a year and provide a neat and adequate wardrobe.

The girls who win this prize must have talent and be poor. Miss Bainter suggests that committees from organizations like the Drama League, the Music League of America and the Art Students' League should be appointed to select the lucky girl. They should determine, says Miss Bainter, what girl in New York possesses the most talent and gives most promise of ultimately achieving success.

"These are the only conditions," said Miss Bainter yesterday. "No strings are attached to the offer."

All honor to the young woman. She ought to make some men ashamed of their sex.

SHOULD KEEP ITS MOUTH SHUT.

In 1912 nothing was too mean for the New York Evening Post to say of the progressive party, its movements and its leaders. Now the Post has the effrontery to offer its homage to "the great awakening of 1912," with the breaking up of parties which took place that year. If some people had joined in the great awakening of 1912 when it was working, they would not now have to be looking for alibis in the great putting to sleep in 1916.—Indianapolis Star.

Out of sheer curiosity we would like to know where the Indianapolis Star has any right to criticize. In 1912 there was nothing too despicable for it to say of the republican party, its movements and its leaders. This year it flopped after back-peddling, side-stepping and "borned in" on the republican party. If "some people" had supported the republican party in 1912 they would not have to be looking for alibis in the great putting to sleep in 1916.

NEWSPAPER INFUENCE.

Newspapers ought to call attention to the power wielded by the press in the 1916 campaign. The influence of newspapers in politics often has been shown to be a decisive factor. Never has this fact been more clearly proven than in the campaign just closed.

In Ohio, Republicans explain that one of their weaknesses was the lack of G. O. P. newspaper support. On the other hand, it is pointed out that in Ohio the Democrats were especially strong in the newspaper field. The result speaks for itself. The press no doubt had a large hand in bringing about the result—a great Wilson and Democratic victory.

In Indiana, as figures show, the Republicans in the early campaign had newspapers that provided at least two-thirds of the party newspaper distribution in the state. But one-third of the party newspapers sent to Indiana homes were Democratic papers. In spite of this tremendous handicap the Democrats gave the Republicans a neck-and-neck race, in spite of the tremendous advantage the Republicans enjoyed in their heavy batteries of newspapers, they were compelled to dump into Indiana literally a national campaign fund in order to break even in the state.

All of which merely goes to show Indiana Democrats that they need newspapers, and that it requires only that the Democratic doctrine shall be carried to the voters in order to win support and co-operation.—Indianapolis Times.

THE BANK AND ITS DEPOSITORS.

This is the centennial year of the savings bank. We hear much of the savings bank, what it is and what it does, and much of thrift, which is the foundation on which it is built.

It is but fitting that an institution which has survived a century should celebrate, for it has become an essential part of our every-day life, and whether we know it or not, we could not very well get along without it. You may think that when you hand in your money and get a bank book in return, that the matter is ended, but the wheels have just begun to move, and they grind a grist which benefits you and the community more than you may know.

To single out the savings bank for special attention would be a very worthy compliment to a very worthy institution, but would do an injustice to other banks, many of which perform, in a certain sense, the same functions for the individual and serve the community just as effectively as does the savings bank, although it may be in a different way.

As a broad proposition a bank is a bank, in that it performs certain definite functions irrespective of its character, whether savings bank, bank of discount or trust company, which functions are: (a) to receive deposits;

THE TRUNK MYSTERY

An Adventure of
Grant, Police Reporter

By Robert Welles Ritchie

Story by Redfield Ingalls

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"HOW'D it get there?"

grunted Cadogan, chief of detectives, and handled the grinning snail back to Tommy Grant. The white faced woman near the door of the dusty little attic room shivered and moaned.

The reporter looked reflectively at the little round hole in the forehead of the grinning human relic to the dispirited trunk, lying where it had fallen from a pile of its kind. "It's certainly not suicide," he reflected soberly. Then to the woman: "Just what happened? How did you find it?"

"I was house cleaning," she muttered. "First time I touched this room in five years—ever since I bought the business. The trunk fell down and—that rolled out. She shuddered violently.

"Who'd you buy it from?" asked Cadogan. "A Frenchman, Henri Theophile. He showed me the attic then, and the trunk was there. Honest to goodness, mister, that's all I know about it," she started to cry.

The chief of detectives soothed her with rough kindness and went out with her, taking the snail. Grant started to follow and hesitated. Another look at the trunk wouldn't hurt. His nerves were good.

There was very little to see, however. A faded inscription on the side showed that it might have belonged to one "A. D. Rouen," but that was absolutely all—until the police reporter investigated a bulge in the lining and found the faint photograph of a pretty young girl in a ball dress with absurd puffs on the shoulders. He turned it over and on the back was "A non cherie, Alphonse Darnac. Your Babette. Mar. 6, 1908."

"Alphonse Darnac, eh?" muttered Grant. "And 'A. D. Rouen.' Hm! I rather think this is a find! But how the deuce is one to solve a mystery maybe ten years old with only three names to go on?"

Thoughtfully he joined the others down stairs, and shortly after was back at The Chronicle office with the photograph. Cadogan knew that it was safe in the care of the young reporter. Grant laid the matter before Mansfield, the city editor, and chased an office boy to the "morgue," where photographs, cuts and clippings are kept filed in every newspaper office. Presently the boy returned with an envelope. Grant studied the faded clipping in it eagerly, then passed it to his chief with a satisfied grunt. "There you are," dated April 10, 1908. Henri Theophile, boarding-house keeper, reports the disappearance of Alphonse Darnac, a boarder. And the guy was reported engaged to Theophile's daughter, Babette—who had disappeared too!

Mansfield nodded thoughtfully. "Yes, but how are you going to catch 'em?" The reporter drummed on the desk for a moment, then rose to pace the floor. Suddenly he stopped with an exclamation. "I've got it," he cried. "It's worth trying anyhow. And I'll get Cadogan to keep the story out of the papers."

Next day The Chronicle bore the following in the "morgue" column: "Babette Theophile, Your cherie, whom you thought dead, has returned to renew his vows of constancy, and will meet you Wednesday noon at the old Abbe Inn on the Turpin place. Alphonse Darnac." On Wednesday at noon a handsome limousine drew up in front of the ancient road-house, and a smartly groomed young man stepped out. She was evidently greatly agitated.

"Is—la Monsieur Darnac expecting me?" she asked the bowing proprietor in a shaky voice. "Yes, madame," returned the innkeeper, and ushering her into the building indicated a man sitting at a table with his back turned.

The young woman hesitated, and then approached with faltering steps. As she

(b) to make loans, and (c) to issue bank notes, the latter being confined to the national banks and Federal reserve banks.

It is well to make a distinction. When you open account with a bank of discount in its checking department you create a different relationship than when you open account in the savings department. When you open a checking account you say in the eyes of the law: "This money is mine. I deposit it with you—it is now yours. I accept a credit on your books and you are my debtor. I shall expect my money on demand, and will make this demand by drawing checks on you." But when you open a savings account, you say: "I am willing to enter into a special contract with you. I will accept the pass book you give me as evidence of my deposit with you, and agree to be bound by the rules and regulations found therein. I will not draw checks on you, but will present the book at every withdrawal, and I also agree to give you notice of withdrawal, should you require it as a necessary measure of protection."

In a mutual savings bank you go a bit further and say: "Take this money and invest it for me. You are my trustees to do this. The law tells you what securities you may purchase and I expect you to obey the law. Pay your expenses, establish a surplus or guaranty fund to save me from losses by reason of depreciation of securities or otherwise, and pay me the balance as interest. It is my bank; you simply run it for me." You will see by this process that you become a partner in the savings bank and a creditor in the other.

IT IS TO WEEP.

Says the Herald, a Democratic weekly down at Indianapolis:

The Public Utilities Commission has not been popular with the majority of people whose observations have been that the commission failed to grasp its real functions. The idea prevailed that its duties were more in the capacity of receivers for corporations and that it was called upon to build up the business of utilities companies regardless of the rights and interests of their patrons.

The confession comes from a newspaper trying to analyze the reason for its party defeat in Indiana. It is a good statement. The public service commission has been composed of an excellent coterie of fatheads, whose chief concern was "pie" for incompetent aids and the consideration of corporations that sought to hide behind its skirts. Fortunately for Indiana, all corporations are not of the jackal type, so the "public" commission was not as bad as it might have been.

ROBERTSDALE

Mr. and Mrs. Wiley and children of Hale, Colo., spent the week-end here the guests of Mr. and Mrs. Reed Hubbard of Roberts Avenue.

Mrs. Caroline Landon of Amy Avenue, visited her sister, Mrs. Edwin Cool of Chicago, Friday.

Mr. and Mrs. Ellsworth Haight of New York, left Friday for Denver, Colo., after a few days' visit at the Haight home in Roberts Avenue.

Messrs. Hollis Hunter, G. Dobbins and Dr. Sharrer of Hammond, were here on business Friday evening.

Ben Haight of Gary, visited his father Sidney Haight of Harrison Avenue, last evening.

Frances Groves of Amy Avenue, returned home from Pittsburgh, Pa., where he spent several days on business.

Mrs. Helen MacLean of Roberts Avenue, visited her brother in Hammond, Friday.

George Jephach of Atchison Avenue, has been confined to his home several days by illness.

A very pleasant party was given Friday evening at the home of Mrs. Charles Stiller. It was a lion shower given in honor of her daughter, Miss

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PETHEY DINK—No Wonder Reggie Didn't Come Back

By C. A. Voight

